

DALLASNATIONALBANK

2725 Turtle Creek Blvd., P.O. Box 223809 Dallas, Texas 75222-3809 214-224-7300 fax 214-520-6168

Michaux Nash, Jr.
Chairman, CEO and President

September 9, 2005

FDIC San Francisco Regional Office
Director, John F. Carter
25 Jessie Street @ Ecker Square #2300
San Francisco, Calif. 94105

Dear Director Carter,

The banking industry as a whole does not need the impact for Wal-Mart to get in the banking business.

Mixing banking and commerce is bad public policy that could jeopardize the impartial allocation of credit and create conflicts of interest.

Don't forget the Gramm-Leach-Bliley Act. Wal-Mart has a history of de-stabilizing communities. The systemic risk posed by a Wal-Mart bank would be enormous.

Regards,



Michaux Nash, Jr.
Chairman, CEO & President



A Locally Owned Independent Bank
www.dallasnationalbank.com

2005 SEP 12 11:10:33